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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of  
Jon Washington, et al.

Serial No.: 10/788,916

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Title: ATM Network With Cash  
Management Arrangement

Art Unit 2876

Patent Examiner  
Steve Paik

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3/7/05  
ann*

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Sir:

In response to the Office Action ("Action") dated December 28, 2004 kindly enter

Applicants' remarks without prejudice as follows:

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